Do you have outstanding student loan debt on federal Direct Loans? If so, you may be eligible to participate in the federal Public Sector Loan Forgiveness Program (PSLF). The Public Sector Loan Forgiveness Program (PSLF) was established by Congress in 2007 to encourage individuals to work in public service by forgiving the remaining student loan balance of their federal Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer. Bemidji State University is a qualifying employer.

To participate you must make 120 qualifying monthly payments:

- On a federal Direct Loan (Contact your student loan servicer(s) to determine if you have qualifying loans)
- While employed in full-time paid work for Bemidji State University or another qualifying employer (or in multiple part-time positions equal to full-time for qualifying employer(s))
- Through one of the following repayment plans:
  - Pay As You Earn Repayment Plan (PAYE)
  - Revised Pay As You Earn Repayment Plan (REPAYE)
  - Income-Based Repayment Plan (IBR)
  - Income-Contingent Repayment Plan (ICR)
  - 10-year Standard Repayment Plan
- Apply for forgiveness after meeting the above requirements.

Employees participating in the program must complete an Employment Certification for PSLF Form with Bemidji State University and Human Resources and submit the completed forms to FedLoan Servicing, the U.S. Department of Education’s federal loan servicer for the PSLF Program.

Additional information can be found on the U.S. Department of Education website Federal Student Aid. Fact Sheet and FAQs are located on this web site.